From: June Msechu
To: Andy Schmitz
Cc: Dembo Darboe
Subject: Re: Business Insurance
Date: Sunday, January 29, 2023 8:19:30 AM

Hi Andy, Dembo
Happy New Year.
Able Solutions continues to strive to grow, and we are in the process of applying for a grant that would cover the cost of insurance. I am writing to request a quote that will meet the following requirements for inclusion in our grant.
1. **General Commercial Liability Insurance.** Grantee agrees that it will at all times during the term of the grant keep in force a commercial general liability insurance policy with the following minimum insurance limits: AFMN Community Grant Application with Assurances (GK203) 22 • $2,000,000 per occurrence • $2,000,000 annual aggregate
2. **Employee Theft and Dishonesty Policy.** Grantee agrees to keep in force a blanket employee theft and employee dishonesty policy in the amount of $21,500 (annual grant requested $50,000, requires 25%)
3. **Professional Liability Insurance.** This policy will provide coverage for all claims the Grantee may become legally obligated to pay resulting from any actual or alleged negligent act, error, or omission related to Grantee's professional services required under the grant. Grantee is required to carry the following minimum insurance limits: • $2,000,000 – per claim or event • $2,000,000 – annual aggregate
4. **Commercial Automobile Liability Insurance.** Grantee is required to maintain insurance protecting it from claims for damages for bodily injury as well as from claims for property damage resulting from the ownership, operation, maintenance or use of all owned, hired, and non-owned autos which may arise from operations under this grant. In the case that any work is subcontracted, Grantee will require the subcontractor to maintain Commercial Automobile Liability insurance that conforms to this section. Minimum insurance limits are as follows: • $2,000,000 – per occurrence Combined Single limit for Bodily Injury and Property Damage • In addition, the following coverages should be included: Owned, Hired, and Non-owned Automobile.
"Our business does not have 'Owned' autos, we need a Certificate of Liability Insurance (COI) for their commercial auto policy, that includes coverage for 'hired, and non-owned autos which may arise from operations under the grant we are applying for."
We look forward to hearing from you.

PS: Could you please provide a separate quote for Excess Liability insurance policy may be used to supplement Grantee's policy limits to satisfy the full policy limits required by grant please? I would rather over prepare than regret later should something happen.

With thanks,

June Msechu BA, MA, PhD

Manager, and Certified Support Planner
Calls or Texts: 763-318-4434
Fax: 651-389-0571

Person Centered Services

www.ablemn.com

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Please alert me immediately, and then delete this message and any attachments.

On Thu, Oct 6, 2022 at 12:12 PM Andy Schmitz <andy@andyschmitzagency.com> wrote:

> Hi June,
>
> I have attached your quote for General Liability Coverage. This provides $1Million dollars in coverage per occurrence up to $2M dollars in coverage per policy period. I notice the DHS needs to be listed as well. Do they require specific limits? Some state departments require $3Million in coverage.
>
> Also, do you need coverage for your office space that you lease? A business owners policy would provide coverage for the space leased as well as any property you have in that space.
>
> Let me know if you have any questions.
>
> Thank you.
>
> Andy T. Schmitz
>
> Andy Schmitz Agency
>
> Agency Owner

1434 Yankee Doodle Rd

Eagan, MN 55121

(651) 371-9191 **Please note new phone number**

www.andyschmitzagency.com

Schedule a Meeting

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Proud Supporter of:

From: june@ablemn.com <june@ablemn.com>
Sent: Wednesday, October 5, 2022 5:32 PM
To: Dembo Darboe <dembo@andyschmitzagency.com>
Cc: Andy Schmitz <andy@andyschmitzagency.com>
Subject: RE: Business Insurance

Hi Dembo

Thank you for following up with me on this. Below is the information you requested to facilitate the quote we talked about.

1. Legal Business Name: Able Solutions LLC
2. Email: info@ablemn.com
3. Phone: 651 955 6892
4. EIN # 82-2385535

5. Applicant's Title: Manager (June Msechu)
6. When did business start?: Oct 2018
7. Years of experience in business?: 4 Years
8. How many employees? (Do not count owners) 1
    a. If so, annual payroll? Irregular
9. Do you have prior insurance coverage? No
10. Annual Gross Income over next 12 months? Approximately $30,000
11. Does the business have any business autos? NO
12. Tell us about the business? What services do you provide? What do you sell?

Able Solutions LLC is a Community Services Company that provides support planning for people who are using Medicaid funded services across the state of Minnesota. We are looking to expand our offering, to include Housing Sustainability Services, where we will start assisting eligible/approved people with finding and retaining a home in the community. Our services include meeting with people, typically in public places like library or visit them in their homes for purposes of planning.

Please visit website for more information www.ablemn.com

Insurance need: Need a quote for a general liability insurance certificate naming "DHS Provider Eligibility and Compliance" as a certificate holder on the document, with the following address listed: PO Box 64987, St. Paul, MN 55164-0987

From: Dembo Darboe <dembo@andyschmitzagency.com>
Sent: Friday, September 30, 2022 4:18 PM
To: june@ablemn.com
Cc: Andy Schmitz <andy@andyschmitzagency.com>
Subject: Business Insurance

Good afternoon, June,

Thank you, sister, for the time, highly appreciated. Please send the following information to provide you an accurate business quote ASAP.

1. Legal Business Name:

2. Email:
3. Phone
4. EIN #
5. Applicant's Title:
6. When did business start?:
7. Years of experience in business?:
8. How many employees? (Do not count owners)
    a. If so, annual payroll?
9. Do you have prior insurance coverage?
10. Annual Gross Income over next 12 months?
11. Does the business have any business autos?
12. Tell us about the business? What services do you provide? What do you sell?

Please let me know if you have any questions. Once I have this information, I can start the application process for you.

Thank you,

Dembo